

**Information to identify the case:**

Debtor 1	Denisse H. Morris	Social Security number or ITIN xxx-xx-8581
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Andrew S. Morris	Social Security number or ITIN xxx-xx-1945
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 16-21684-JKS		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Denisse H. Morris

Andrew S. Morris

9/14/18

**By the court:** John K. Sherwood  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
Denisse H. Morris  
Andrew S. Morris  
Debtors

Case No. 16-21684-JKS  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: 318Page 1 of 2  
Total Noticed: 43

Date Rcvd: Sep 14, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 16, 2018.

db/jdb	+Denisse H. Morris, Andrew S. Morris, 91 Maple Street, Kearny, NJ 07032-1915
aty	+Parker McCay PA, 9000 Midlantic Drive, Suite 300, PO Box 5054, Mt. Laurel, NJ 08054-5054
cr	+Specialized Loan Servicing LLC as servicing agent, P. O. Box 9013, Addison, TX 75001-9013
lm	+The Bank of New York Mellon, 225 Liberty Street, New York, NY 10286-0001
516238104	+ATT Mobility, Attn: Southwest Credit Systems, 4120 International Pkwy, #1100, Carrollton, TX 75007-1958
516238108	Cach LLC, PO Box 5890, Littleton, CO 80127
516238113	DSNB/Macys, PO Box 8218, Monroe, OH 45050
516449285	Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
516295130	+Ford Motor Credit Company, LLC, Morgan, Bornstein and Morgan, 1236 Brce Road, Suite K, Cherry Hill NJ 08034-3229
516440744	+New Century Financial Services, Inc., c/o Pressler and Pressler, LLP., 7 Entin Road, Parsippany NJ 07054-5020
516238126	+New Jersey Division of Taxation, Compliance and Enforcement, Bankruptcy Unit, 50 Barrack St., PO Box 245, Trenton, NJ 08608-2006
516243916	+Petro, Inc., c/o Mullooly Jeffrey Rooney Flynn, LLP, 6851 Jericho Tpke PO Box 9036, Syosset, NY 11791-9036
516238127	Pressler and Pressler, LLP, 7 Entin Road, Parsippany, NJ 07054-5020
516238125	++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 (address filed with court: New Jersey Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245)
516471172	+The Bank of NY Mellon, Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
516238129	+The Bank of New York Mellon, Corporate Headquarters, 225 Liberty Street, New York, NY 10286-0001
516238131	The Bank of New York Mellon, Attn: Parker McCay P.A., 9000 Midlantic Drive, Suite 300, Mount Laurel, NJ 08054-1539
516933702	+The Bank of New York Mellon, Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
516238132	+The Bureaus, 650 Dundee Road, Suite 370, Northbrook, IL 60062-2757
516238133	+The Bureaus, Inc., 1717 Central Street, Evanston, IL 60201-1507

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Sep 15 2018 00:39:41 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Sep 15 2018 00:39:38 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516238106	EDI: BMW.COM Sep 15 2018 04:09:00 BMW Bank of North America, P.O. Box 78066, Phoenix, AZ 85062-8066
516238105	+EDI: BANKAMER.COM Sep 15 2018 04:09:00 Bank of America Home Loans Servicing, LP, PO Box 15222, Wilmington, DE 19886-5222
516293852	EDI: RECOVERYCORP.COM Sep 15 2018 04:08:00 Bureaus Investment Group Portfolio No 15 LLC, c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
517323190	+EDI: PRA.COM Sep 15 2018 04:08:00 Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
516238107	+EDI: RESURGENT.COM Sep 15 2018 04:09:00 Cach LLC, 4340 S. Monaco Street, Unit 2, Denver, CO 80237-3485
516238109	EDI: CAPITALONE.COM Sep 15 2018 04:09:00 Capital One, Bankruptcy Claims Servicer, PO Box 30285, Salt Lake City, UT 84130-0285
516238110	EDI: CAPITALONE.COM Sep 15 2018 04:09:00 Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
516238111	+EDI: CAPITALONE.COM Sep 15 2018 04:09:00 Capital One Bank, Corporate Headquarters, 1680 Capital One Drive, Mc Lean, VA 22102-3407
516291618	EDI: CAPITALONE.COM Sep 15 2018 04:09:00 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
516238112	EDI: CAPITALONE.COM Sep 15 2018 04:09:00 Capital One Bank USA, 1500 Capital One Drive, Richmond, VA 23238
516238114	EDI: FORD.COM Sep 15 2018 04:08:00 Ford Motor Credit, PO Box 537901, Livonia, MI 48153-7901
516238116	+EDI: FORD.COM Sep 15 2018 04:08:00 Ford Motor Credit, PO Box 542000, Omaha, NE 68154-8000
516238115	+EDI: FORD.COM Sep 15 2018 04:08:00 Ford Motor Credit, PO Box 220564, Pittsburgh, PA 15257-2564
516238117	EDI: HFC.COM Sep 15 2018 04:09:00 Household Bank Mastercard, PO Box 17051, Baltimore, MD 21297-1051
516238119	EDI: IRS.COM Sep 15 2018 04:09:00 Internal Revenue Service, 955 S. Springfield Avenue, Building A, Springfield, NJ 07081
516238120	+EDI: CHASE.COM Sep 15 2018 04:09:00 JPM Chase, 370 S. Cleveland Avenue #OH1-1073, Westerville, OH 43081-8917

District/off: 0312-2

User: admin  
Form ID: 318

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Total Noticed: 43

Date Rcvd: Sep 14, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

516238121 E-mail/Text: BKRMailOPS@weltman.com Sep 15 2018 00:39:19 Kay's Jewelers, PO Box 740425,  
Cincinnati, OH 45274-0425  
516238122 +EDI: TSYS2.COM Sep 15 2018 04:09:00 Macy's, Bankruptcy Processing, PO Box 8053,  
Mason, OH 45040-8053  
516238123 +E-mail/PDF: bankruptcy@ncfsi.com Sep 15 2018 00:45:19 New Century FInancial Services,  
2 Ridgedale Avenue, Suite 104, Cedar Knolls, NJ 07927-1118  
516238124 +E-mail/PDF: bankruptcy@ncfsi.com Sep 15 2018 00:46:03 New Century Financial Services,  
Attn: Pressler & Pressler, 16 Wing Drive, Cedar Knolls, NJ 07927-1007  
516238128 EDI: RMSC.COM Sep 15 2018 04:09:00 SYNCB/Wal-Mart, PO Box 965024,  
Orlando, FL 32896-5024

TOTAL: 23

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516238130 The Bank of New York Mellon, Attn: Parker McCay, P.A.  
516238118\* +Internal Revenue Service, Department of the Treasury, Centralized Insolvency Operation,  
PO Box 7346, Philadelphia, PA 19101-7346

TOTALS: 1, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 16, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 14, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York, as Trustee for the certificateholders of CWABS, Inc, ASSET-BACKED CERTIFICATES. SERIES 2006-25 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Donald V. Biase dbiase4236@gmail.com, dbiase@iq7technology.com;dbiase4236@gmail.com;pbellina@outlook.com

Francesca Ann Arcure on behalf of Creditor Specialized Loan Servicing LLC as servicing agent for The Bank of New York Mellon FKA The Bank of New York, as Trustee for the certificateholders of the CWABS, Inc., Asset-Backed Certificates, Series NJ\_ECF\_Notices@McCalla.com, NJ\_ECF\_Notices@McCalla.com

Glenn R Reiser on behalf of Joint Debtor Andrew S. Morris greiser@new-jerseylawyers.com, r.gr75895@notify.bestcase.com

Glenn R Reiser on behalf of Debtor Denisse H. Morris greiser@new-jerseylawyers.com, r.gr75895@notify.bestcase.com

Kevin Gordon McDonald on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York, as Trustee for the certificateholders of CWABS, Inc, ASSET-BACKED CERTIFICATES. SERIES 2006-25 kmcDonald@blankrome.com, bkgroup@kmlawgroup.com

TOTAL: 6